

Remarks

Claims 1-2, 4-7, 10, 12, 14-16, 18-21, 24, 26, and 28-37 are pending.

Claims 29-37 stand withdrawn from consideration based on the restriction between claims 1-2, 4-7, 10, 12, 14-16, 18-21, 24, 26, and 28 (Group I) and claims 29-37 (Group II). Applicant respectfully traverses the restriction requirement and the election because the inventions in Group I and II are not independent and distinct. The Office Action is incorrect in stating that the computer systems in claims 29-37 provide interfacing between two computer systems other than between a financial bank network and a communications system. The inventions in Group I and II relate to methods, computer-readable mediums, and computer systems that interface between a financial bank card network and a communication system.

Claims 1-2, 4-7, 10, 12, 15-16, 18-21, 24 and 26 stand rejected under 35 USC 103(a) over US Patent 6,160,874 (Dickerman) in view of US Patent 6,310,873 (Rainis). Applicants have amended claims 1 and 15 to further clarify limitations not taught or suggested by Dickerman and Rainis. Amended claim 1 recites at an end of the billing period, determining an amount to update the customer account based on the accumulated communications services events and automatically generating an update request to update the customer account with the amount.

Dickerman teaches a validation gateway for calls that allows calls to proceed if valid credit card information is provided to a manual operator or a device that captures the credit card information. Dickerman teaches charging a credit card on a call by call basis to replenish a prepaid account for prepaid calls (col. 7, lines 1-10; col. 14, lines 6-9) and releasing the prepaid call for the destination of the call. Rainis teaches an Internet telephony system that connects calls through a selection of telephony servers. Rainis also discloses a conventional telephony scheme where the customer is billed for calls made at the end of the month. Upon receipt of the bill, the customer pays the bill with a check or other payment. However, Rainis, Dickerman, or the combination of Rainis and Dickerman do not teach or suggest at an end of the billing period, determining an amount to update the customer account based on the accumulated communications services events and automatically generating an update request to update the customer account

with the amount. Amended claim 1 advantageously updates a customer account in a financial bank card network with an amount that is for accumulated communication services events. By automatically generating an update request to update the customer account with the amount, monthly billing and direct payment by the customer is avoided as in Rainis. Also, the inconvenience of calling in credit card information on a call by call basis is also avoided as in Dickerman. Amended claim 1 accumulates the communication services events to advantageously only charge the credit card for one amount at the end of the billing period. Thus, claim 1 is allowable over Dickerman and Rainis. Claims 2, 4-7, 10, 12, 15-16, 18-21, 24 and 26 are allowable for the same reasons as claim 1.

Claims 14 and 28 stand rejected under 35 USC 103(a) over US Patent 6,160,874 (Dickerman) in view of US Patent 6,310,873 (Rainis). Claims 14 and 28 are allowable for the same reasons as claim 1 above. Also, Dickerman and Rainis do not teach or suggest the bank card formats as in claims 14 and 28.


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MARKED-UP VERSION OF CLAIMS

Please amend claims 1, 15 and 29 with the following:

1. [Twice Amended] A method for operating a computer system to provide an interface between a financial bank card network and a communication system that provides a communication service to a customer with a customer account in the financial bank card network, the method comprising the steps of:

receiving a plurality of communications services events from the communications system;

accumulating the communications services events for a billing period for the customer;

at an end of the billing period, determining an amount to update the customer account based on the accumulated communications services events;

automatically generating an update request to update the customer account with the amount wherein the update request is in a format suitable for the financial bank card network; and

transmitting the update request to the financial bank card network.

15. [Twice Amended] A computer-readable medium having computer-executable instructions for performing steps for providing an interface between a financial bank card network and a communication system that provides a communication service to a customer with a customer account in the financial bank card network, the steps comprising:

receiving a plurality of communications services events from the communications system;

accumulating the communications services events for a billing period for the customer;

at an end of the billing period, determining an amount to update the customer account based on the accumulated communications services events;

automatically generating an update request to update the customer account with

the amount wherein the update request is in a format suitable for the financial bank card network; and

transmitting the update request to the financial bank card network.

29. [Amended] A computer system to provide interfacing between a financial bank card network and a communication system that provides a communication service to a customer with a customer account in the financial bank card network, the computer system comprising:

a communication system interface configured to receive a plurality of communications services events from the communications system;

a processor connected to the communication system and configured to accumulate the communications services events for a billing period for the customer, at an end of the billing period, determine[ing] an amount to update the customer account based on the accumulated communications services events, automatically generate an update request to update the customer account with the amount wherein the update request is in a format suitable for the financial bank card network, and transmit the update request to a financial bank interface; and

the financial bank interface connected to the processor and configured to transfer the update request from the processor to the financial bank card network.